Claims

What is claimed is:

1. A portable device comprising:

    a) a body;

    b) memory within the body containing software and financial account information;

    c) an interface associated with the memory and adapted to facilitate interaction with the host computing device during a computing session;

    d) the software adapted to execute on the host computing device to instruct the host computing device to:

        i)   recognize financial account fields in a web page during a browsing session; and

        ii) fill in the financial account fields in the web page with the financial account information from the portable device to facilitate a web-based transaction.

2. The portable device of claim 1 wherein the financial account information relates to a plurality of financial accounts, the software further adapted to instruct the host computing device to:

    a) query a user to select one of the plurality of financial accounts;

    b) receive selection indicia from the user; and

    c) fill in the financial account fields in the web page with certain of the financial account information corresponding to the selected one of the plurality of financial accounts.

3. The portable device of claim 1 wherein the software is further adapted to provide an authentication

routine to execute on the host computing device, the authentication routine instructing the host computing device to receive authentication indicia from a user via an interface on the host computing device and determine if the authentication indicia received from the user matches authentication indicia stored on the portable device.

4. The portable device of claim 1 wherein the portable device stores login information for a web site associated with the web-based transaction and the software is further adapted to instruct the host computing device to determine if login information is necessary for the web site and provide the login information upon entering the web site.

5. The portable device of claim 1 wherein a bookmark for the web site is stored on the portable device and the software is further adapted to instruct the host computing device to make the bookmark accessible by a browser running on the host computing device such that a user may use the bookmark to efficiently access the web site via the browser.

6. The portable device of claim 1 wherein the portable device stores shipping information for an item selected for purchase during the web-based transaction and the software is further adapted to instruct the host computing device to access the shipping information and provide the shipping information to the web site to facilitate delivery of the item selected for purchase.

7.   The portable device of claim 1 wherein the shipping
     information includes a plurality of shipping
     addresses, the software further adapted to instruct
     the host computing device to:

5   a)   query a user to select one of the plurality of
          shipping addresses;

     b)   receive selection indicia from the user; and

     c)   fill in the shipping address fields with certain
          of the shipping information corresponding to the

10   selected one of the plurality of shipping
          addresses.

8.   The portable device of claim 1 wherein the software
     is further adapted to automatically execute on the

15   host computing device in association with the
     computing session, and in association with
     termination of the computing session, instruct the
     host computing device to remove records pertaining
     to the computing session from the host computing

20   device to enhance privacy associated with the
     computing session.

9.   The portable device of claim 1 wherein the software
     is adapted to emulate a file system resident on the

25   host computing device when interacting with the host
     computing device.

10. The portable device of claim 1 wherein the software
     is adapted to appear as a file system to the host

30   computing device.

11. The portable device of claim 1 wherein the interface
     is adapted to directly interface a port in the host
     computing device.

12. The portable device of claim 1 wherein the interface is adapted to provide a wireless interface with the host computing device.

13. A computer readable medium including software to reside on a portable device capable of interacting with a plurality of host computing devices, the software comprising instructions for the host computing device to:

   a) execute on the host computing device during a computing session;

   a) recognize financial account fields in a web page during a browsing session; and

   b) fill in the financial account fields in the web page with financial account information stored on the portable device to facilitate a web-based transaction.

14. The computer readable medium of claim 13 wherein the financial account information relates to a plurality of financial accounts, the software further adapted to instruct the host computing device to:

   a) query a user to select one of the plurality of financial accounts;

   b) receive selection indicia from the user; and

   c) fill in the financial account fields in the web page with certain of the financial account information corresponding to the selected one of the plurality of financial accounts.

15. The computer readable medium of claim 13 wherein the software is further adapted to provide an authentication routine to execute on the host

computing device, the authentication routine
instructing the host computing device to receive
authentication indicia from a user via an interface
on the host computing device and determine if the
authentication indicia received from the user
matches authentication indicia stored on the
portable device.

16. The computer readable medium of claim 13 wherein the
portable device stores login information for a web
site associated with the web-based transaction and
the software is further adapted to instruct the host
computing device to determine if login information
is necessary for the web site and provide the login
information upon entering the web site.

17. The computer readable medium of claim 13 wherein a
bookmark for the web site is stored on the portable
device and the software is further adapted to
instruct the host computing device to make the
bookmark accessible by a browser running on the host
computing device such that the user may use the
bookmark to efficiently access the web site via the
browser.

18. The computer readable medium of claim 13 wherein the
portable device stores shipping information for an
item selected for purchase during the web-based
transaction and the software is further adapted to
instruct the host computing device to access the
shipping information and provide the shipping
information to the web site to facilitate delivery
of the item selected for purchase.

19. The computer readable medium of claim 13 wherein the shipping information includes a plurality of shipping addresses, the software further adapted to instruct the host computing device to:

    a) query a user to select one of the plurality of shipping addresses;

    b) receive selection indicia from the user; and

    c) fill in the shipping address fields with certain of the shipping information corresponding to the selected one of the plurality of shipping addresses.

20. The computer readable medium of claim 13 wherein the software is further adapted to automatically execute on the host computing device in association with the computing session, and in association with termination of the computing session, instruct the host computing device to remove records pertaining to the computing session from the host computing device to enhance privacy associated with the computing session.

21. A method for facilitating a web-based transaction using a portable device capable of interacting with a plurality of host computing devices, the method comprising:

    a) executing software resident on the portable device on a host computing device in association with a computing session;

    b) recognizing financial account fields in a web page during a browsing session; and

    c) filling in the financial account fields in the web page with financial account information

stored on the portable device to facilitate a
web-based transaction.

22. The method of claim 21 wherein the financial account
information relates to a plurality of financial
accounts, the method further comprising:

a) querying the user to select one of the plurality
of financial accounts;

b) receiving selection indicia from the user; and

c) filling in the financial account fields in the
web page with certain of the financial account
information corresponding to the selected one of
the plurality of financial accounts.

23. The method of claim 21 further receiving
authentication indicia from a user via an interface
on the host computing device and determining if the
authentication indicia received from the user
matches authentication indicia stored on the
portable device.

24. The method of claim 21 wherein the portable device
stores login information for a web site associated
with the web-based transaction and further
comprising determining if login information is
necessary for the web site and providing the login
information upon entering the web site.

25. The method of claim 21 wherein a bookmark for the
web site is stored on the portable device and
further comprising making the bookmark accessible by
a browser running on the host computing device such
that a user may use the bookmark to efficiently
access the web site via the browser.

26. The method of claim 21 wherein the portable device stores shipping information for an item selected for purchase during the web-based transaction and

5   further comprising accessing the shipping information and providing the shipping information to the web site to facilitate delivery of the item selected for purchase.

10 27. The method of claim 21 wherein the shipping information includes a plurality of shipping addresses and further comprising:
    a) querying a user to select one of the plurality of shipping addresses;
15   b) receiving selection indicia from the user; and
    c) filling in the shipping address fields with certain of the shipping information corresponding to the selected one of the plurality of shipping addresses.

20 28. The method of claim 21 further comprising removing records pertaining to the computing session from the host computing device to enhance privacy associated with the computing session in association with
25   termination of the computing session.